

**Fill in this information to identify your case:**

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number 24-30540  
(If known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

**Your assets**  
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ 160,000.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ 56,034.30
- 1c. Copy line 63, Total of all property on *Schedule A/B* ..... **\$ 216,034.30**

#### Part 2: Summarize Your Liabilities

**Your liabilities**  
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ 250,164.00
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ 0.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ 18,426.58
- Your total liabilities** **\$ 268,590.58**

#### Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 4,268.29
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 4,258.00

Debtor 1

Nicole Neal-Graham &amp; Kall Neal-Graham

First Name

Middle Name

Last Name

Case number (if known)

24-30540

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 5,535.83

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

|  |           |
|--|-----------|
| 9a. Domestic support obligations (Copy line 6a.)   | \$ 0.00   |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ 0.00   |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ 0.00   |
| 9d. Student loans. (Copy line 6f.)   | \$ 0.00   |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00   |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | + \$ 0.00 |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ 0.00   |

**Fill in this information to identify your case and this filing:**

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First Name Middle Name Last Name

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number 24-30540  
(if know)

☐ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2
- ☒ Yes. Where is the property?

1.1 109 6th Street  
Street address, if available, or other description

Hatton ND 58240  
City State ZIP Code

Traill County  
County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

Legal: Lots Five (5) Six (6) and Seven (7) in Block Thirty-Four (34), Second Addition to Hatton, Traill County, North Dakota.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

|  |  |
|--|--|
| <b>Current value of the entire property?</b> | <b>Current value of the portion you own?</b> |
| \$ <u>160,000.00</u>                         | \$ <u>160,000.00</u>                         |

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Joint tenant

☐ Check if this is community property

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....>

**\$160,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make:Nissan  
Model:Rogue  
Year: 2020  
Approximate mileage: 73813  
Other information:  
Condition:Good;

Who has an interest in the property? Check one  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims onSchedule D: Creditors Who Have Claims Secured by Property:  
  
Current value of the entire property? \$ 14,500.00  
Current value of the portion you own? \$ 14,500.00

3.2 Make:Ford  
Model:F350 - Diesel  
Year: 2012  
Approximate mileage: 74113  
Other information:  
Condition:Good;

Who has an interest in the property? Check one  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims onSchedule D: Creditors Who Have Claims Secured by Property:  
  
Current value of the entire property? \$ 31,500.00  
Current value of the portion you own? \$ 31,500.00

3.3 Make:Chevy  
Model:Cheyenne  
Year: 1989  
Approximate mileage: 105275  
Other information:  
Condition:Fair; Purchased December 20, 2024 for \$ 800.00

Who has an interest in the property? Check one  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims onSchedule D: Creditors Who Have Claims Secured by Property:  
  
Current value of the entire property? \$ 800.00  
Current value of the portion you own? \$ 800.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  
☐ No  
☒ Yes

4.1 Make:Royal Enfield Motorcycle  
Model:INT650  
Year: 2022  
Other information:  
Condition:Good;

Who has an interest in the property? Check one  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims onSchedule D: Creditors Who Have Claims Secured by Property:  
  
Current value of the entire property? \$ 5,635.00  
Current value of the portion you own? \$ 5,635.00

Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$ 52,435.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

6. Household goods and furnishings

Do not deduct secured claims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No  
☒ Yes. Describe...

Couch, entertainment center, kitchen table, 4 chairs, three beds, mixer, toaster, coffee maker, microwave, refrigerator/freezer, washer, dryer, dishwasher.  
Electric Lawn Mower

\$ 2,150.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe...

One TV, Ipad, MacBook, printer, ( ) cellphones

\$ Unknown

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe...

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No  
☒ Yes. Describe...

Dumbbells & pullup bar

\$ 30.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No  
☒ Yes. Describe...

Heritage Arms Rought Rider 22 Caliber revolver  
Smith & Wesson M&P 40 Shield

\$ 679.00

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe...

Normal Amount of Clothing

\$ 500.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- ☐ No  
☒ Yes. Describe...

Two Wedding Rings

\$ 200.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe...

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information...

**15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....**

**\$ 3,559.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes..... Cash ..... \$ \_\_\_\_\_

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes.....

Institution name:

17.1. Checking account: Gate City Account Ending 5712 \$ 10.30

17.2. Other financial account: Alta One Share Draft Account Ending # 408 \$ 25.00

17.3. Savings account: Travis Credit Union Acct # ending 1331 \$ 5.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes.....**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
 Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each account separately**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.....**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

|  |
|--|
|  |
|--|

Federal: \$ 0.00  
 State: \$ 0.00  
 Local: \$ 0.00

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information....

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information....

**31. Interests in insurance policies**

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value....

**32. Any interest in property that is due you from someone who has died**

- ☒ No  
☐ Yes. Give specific information....

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

- ☒ No  
☐ Yes. Give specific information....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Give specific information....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information...

**36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>**

\$40.30

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2

\$ 160,000.00

56. Part 2: Total vehicles, line 5

\$ 52,435.00

57. Part 3: Total personal and household items, line 15

\$ 3,559.00

58. Part 4: Total financial assets, line 36

\$ 40.30

59. Part 5: Total business-related property, line 45

\$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0.00

61. Part 7: Total other property not listed, line 54

+ \$ 0.00

62. Total personal property. Add lines 56 through 61

\$ 56,034.30

Copy personal property total

+ \$ 56,034.30

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 216,034.30



## Fill in this information to identify your case:

|  |                    |             |           |
|--|--------------------|-------------|-----------|
| Debtor 1   | Nicole Neal-Graham |             |           |
|  | First Name         | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)                                  | Kall Neal-Graham   |             |           |
|  | First Name         | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of North Dakota |                    |             |           |
| Case number<br>(if known)  | 24-30540           |             |           |

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property  | Current value of the portion you own<br><br>Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim<br><br>Check only one box for each exemption  | Specific laws that allow exemption    |
|---|---|---|---------------------------------------|
| Brief description: 109 6th Street   | \$ 160,000.00   | <input checked="" type="checkbox"/> \$ 5,893.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(1) |
| Line from <i>Schedule A/B</i> : 1.1<br>Brief description: 1989 Chevy Cheyenne   | \$ 800.00   | <input checked="" type="checkbox"/> \$ 800.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Cal. Civ. Proc. Code § 703.140 (b)(2) |
| Line from <i>Schedule A/B</i> : 3.3<br>Brief description: Household Goods - Couch, entertainment center, kitchen table, 4 chairs, three beds, mixer, toaster, coffee maker, microwave, refrigerator/freezer, washer, dryer, dishwasher. | \$ 1,950.00   | <input checked="" type="checkbox"/> \$ 1,950.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(3) |
| Line from <i>Schedule A/B</i> : 6   |   |   |                                       |

## 3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

**Part 2: Additional Page**

| Brief description of the property and line on Schedule A/B that lists this property   | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br>Check only one box for each exemption  | Specific laws that allow exemption    |
|---|--|---|---------------------------------------|
| Household Goods - Electric Lawn Mower<br>Brief description:<br>Line from Schedule A/B: 6  | \$200.00   | <input checked="" type="checkbox"/> \$ 200.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Sports & Hobby Equipment - Dumbbells & pullup bar<br>Brief description:<br>Line from Schedule A/B: 9  | \$30.00  | <input checked="" type="checkbox"/> \$ 30.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Firearms - Heritage Arms Rought Rider 22 Caliber revolver<br>Brief description:<br>Line from Schedule A/B: 10                                       | \$179.00   | <input checked="" type="checkbox"/> \$ 179.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Firearms - Smith & Wesson M&P 40 Shield<br>Brief description:<br>Line from Schedule A/B: 10   | \$500.00   | <input checked="" type="checkbox"/> \$ 500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Clothing - Normal Amount of Clothing<br>Brief description:<br>Line from Schedule A/B: 11  | \$500.00   | <input checked="" type="checkbox"/> \$ 500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(3) |
| Jewelry - Two Wedding Rings<br>Brief description:<br>Line from Schedule A/B: 12   | \$200.00   | <input checked="" type="checkbox"/> \$ 200.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(4) |
| Gate City Account Ending 5712 (Checking Account)<br>Brief description:<br>Line from Schedule A/B: 17.1  | \$10.30  | <input checked="" type="checkbox"/> \$ 10.30<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Alta One Share Draft Account Ending # 408 (Other (Credit Union, Health Savings Account, etc))<br>Brief description:<br>Line from Schedule A/B: 17.2 | \$25.00  | <input checked="" type="checkbox"/> \$ 25.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Travis Credit Union Acct # ending 1331 (Savings Account)<br>Brief description:<br>Line from Schedule A/B: 17.3                                      | \$5.00   | <input checked="" type="checkbox"/> \$ 5.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| <br>Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit             |                                       |
| <br>Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit             |                                       |
| <br>Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit             |                                       |

Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number (if know) 24-30540

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1:** List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| Column A<br>Amount of claim Do not deduct the value of collateral. | Column B<br>Value of collateral that supports this claim | Column C<br>Unsecured portion If any |
|--|--|--------------------------------------|
|--|--|--------------------------------------|

| 2.1   | Describe the property that secures the claim:  | \$ 27,224.00 | \$ 14,500.00 | \$ 12,724.00 |
|---|--|--------------|--------------|--------------|
| Altaone Fcu<br>Creditor's Name<br>1115 King Avenue<br>Number Street<br>China Lake CA 93555<br>City State ZIP Code<br><b>Who owes the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt<br>Date debt was incurred <u>04-12-2022</u> | 2020 Nissan Rogue - \$14,500.00<br><br><b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><br><b>Nature of lien.</b> Check all that apply.<br><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) _____<br>Last 4 digits of account number 0101 |              |              |              |

2.2

Describe the property that secures the claim: \$ 6,217.00 \$ 5,635.00 \$ 582.00

Freedom Road Financial

Creditor's Name

10509 Professional Cir S

Number

Street  
Reno NV 89521

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred 04-18-2023

2022 Royal Enfield Motorcycle INT650 - \$5,635.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 9614

2.3

Describe the property that secures the claim: \$ 154,107.00 \$ 160,000.00 \$ 0.00

Nd Hous Fin

Creditor's Name

1600 E Interstate

Number

Street  
Bismarck ND 58501

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☒ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred 04-30-2024

109 6th Street - \$160,000.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 2729

2.4

Describe the property that secures the claim: \$ 62,616.00 \$ 31,500.00 \$ 31,116.00

Travis Credit Union

Creditor's Name

Po Box 2069

Number

Street  
Vacaville CA 95696

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred 11-09-2023

2012 Ford F350 - Diesel - \$31,500.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 4828

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 250,164.00**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number (if know) 24-30540

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing else to report in this part. Submit to the court with your other schedules.
- ☒ Yes. Fill in all of the information below.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

|     |  |   |                         |
|-----|--|---|-------------------------|
| 4.1 | <p>Altru Health System<br/>Nonpriority Creditor's Name</p> <p><u>1200 South Columbia Road</u><br/>Number Street<br/>Grand Forks ND 58206-6002</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> | <p>Last 4 digits of account number <u>6814</u></p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Medical Services</p> | <p>\$ <u>326.58</u></p> |
|-----|--|---|-------------------------|

|            |  |   |                  |
|------------|--|---|------------------|
| <b>4.2</b> | <p><b>Altru Health System</b><br/>         Nonpriority Creditor's Name</p> <p><b>1200 South Columbia Road</b><br/>         Number Street<br/> <b>Grand Forks ND 58206-6002</b></p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>                     | <p><b>Last 4 digits of account number</b> 5046</p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Medical Services</p>      | <b>\$ 30.00</b>  |
| <b>4.3</b> | <p><b>Bby/Cbna</b><br/>         Nonpriority Creditor's Name</p> <p><b>50 Northwest Point Road</b><br/>         Number Street<br/> <b>Elk Grove Village IL 60007-0000</b></p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>                           | <p><b>Last 4 digits of account number</b> 8974</p> <p><b>When was the debt incurred?</b> 10-01-2024</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p> | <b>\$ 499.00</b> |
| <b>4.4</b> | <p><b>Capital One</b><br/>         Nonpriority Creditor's Name</p> <p><b>Attn: Remittance Processing</b><br/>         Number Street<br/> <b>PO Box 60024</b></p> <p>City of Industry CA 91716-0024</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> | <p><b>Last 4 digits of account number</b> 9380</p> <p><b>When was the debt incurred?</b> 06-12-2021</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p> | <b>\$ 546.00</b> |

|            |   |  |
|------------|---|--|
| <b>4.5</b> | <p><b>Jpmcb Card</b><br/>Nonpriority Creditor's Name</p> <p><b>Po Box 15123</b><br/>Number Street<br/><b>Wilmington DE 19850-5123</b></p> <p>City State ZIP Code<br/><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p>        | <p><b>Last 4 digits of account number</b> 6253<br/> <b>When was the debt incurred?</b> 06-17-2021</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p> <p style="text-align: right;"><b>\$ 1,713.00</b></p> |
| <b>4.6</b> | <p><b>Onemain</b><br/>Nonpriority Creditor's Name</p> <p><b>Po Box 1010</b><br/>Number Street<br/><b>Evansville IN 47706</b></p> <p>City State ZIP Code<br/><b>Who owes the debt?</b> Check one.<br/> <input type="checkbox"/> Debtor 1 only<br/> <input checked="" type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p>                 | <p><b>Last 4 digits of account number</b> 2176<br/> <b>When was the debt incurred?</b> 07-25-2023</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify</p> <p style="text-align: right;"><b>\$ 12,661.00</b></p>                 |
| <b>4.7</b> | <p><b>Valley Strong Credit U</b><br/>Nonpriority Creditor's Name</p> <p><b>Po Box 9506</b><br/>Number Street<br/><b>Bakersfield CA 93389</b></p> <p>City State ZIP Code<br/><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p> | <p><b>Last 4 digits of account number</b> 2000<br/> <b>When was the debt incurred?</b> 06-15-2021</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p> <p style="text-align: right;"><b>\$ 2,651.00</b></p> |

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

## Total claim

Total claims  
from Part 16a. **Domestic support obligations**6a. \$ 0.006b. **Taxes and certain other debts you owe the government**6b. \$ 0.006c. **Claims for death or personal injury while you were intoxicated**6c. \$ 0.006d. **Other.** Add all other priority unsecured claims. Write that amount here.6d. \$ 0.006e. **Total.** Add lines 6a through 6d.6e. \$ 0.00

## Total claim

Total claims  
from Part 26f. **Student loans**6f. \$ 0.006g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**6g. \$ 0.006h. **Debts to pension or profit-sharing plans, and other similar debts**6h. \$ 0.006i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.6i. \$ 18,426.586j. **Total.** Add lines 6f through 6i.6j. \$ 18,426.58



|  |                    |             |           |
|--|--------------------|-------------|-----------|
| Fill in this information to identify your case:                  |                    |             |           |
| Debtor 1   | Nicole Neal-Graham |             |           |
|  | First Name         | Middle Name | Last Name |
| Debtor 2   | Kall Neal-Graham   |             |           |
| (Spouse, if filing)  | First Name         | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of North Dakota |                    |             |           |
| Case number<br>(if know)   | 24-30540           |             |           |

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease | State what the contract or lease is for |
|--|---|
|  |   |

|  |                    |           |
|--|--------------------|-----------|
| Fill in this information to identify your case:                  |                    |           |
| Debtor 1   | Nicole Neal-Graham |           |
|  | First Name         | Last Name |
| Debtor 2   | Kall Neal-Graham   |           |
| (Spouse, if filing)  | First Name         | Last Name |
| United States Bankruptcy Court for the: District of North Dakota |                    |           |
| Case number (if know)  | 24-30540           |           |

☐ Check if this is an amended filing

## Official Form 106H

# Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)  
☒ No  
☐ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)  
☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

**Fill in this information to identify your case:**

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kali Neal-Graham  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number 24-30540  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

- ☐ Employed
- ☒ Not employed

#### Occupation

#### Employer's name

#### Employer's address

Number Street

City State ZIP Code

#### How long employed there?

### Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Northern Plains Railroad, Inc.

500 Demers Floor 5

Number Street

Grand Forks, ND 58201

City State ZIP Code

## Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|   | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|--------------|-----------------------------------|
| 2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ 0.00   | \$ 5,535.83                       |
| 3. <b>Estimate and list monthly overtime pay.</b>   | 3. + \$ 0.00 | + \$ 0.00                         |
| 4. <b>Calculate gross income.</b> Add line 2 + line 3.  | 4. \$ 0.00   | \$ 5,535.83                       |

|  | For Debtor 1  | For Debtor 2 or non-filing spouse      |
|--|---------------|--|
| <b>Copy line 4 here</b> ..... → 4.   | \$ 0.00       | \$ 5,535.83                            |
| <b>5. List all payroll deductions:</b>   |               |  |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ 0.00   | \$ 84.02                               |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ 0.00   | \$ 0.00                                |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ 0.00   | \$ 0.00                                |
| 5d. Required repayments of retirement fund loans   | 5d. \$ 0.00   | \$ 0.00                                |
| 5e. Insurance  | 5e. \$ 0.00   | \$ 638.52                              |
| 5f. Domestic support obligations   | 5f. \$ 0.00   | \$ 0.00                                |
| 5g. Union dues   | 5g. \$ 0.00   | \$ 0.00                                |
| 5h. Other deductions. Specify: RR Tier 1   | 5h. + \$ 0.00 | + \$ 303.64                            |
| AD&D   | \$            | \$ 1.39                                |
| RR Tier 2  | \$            | \$ 239.98                              |
|  | \$            | \$                                     |
| <b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.   | 6. \$ 0.00    | \$ 1,267.54                            |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. \$ 0.00    | \$ 4,268.29                            |
| <b>8. List all other income regularly received:</b>  |               |  |
| <b>8a. Net income from rental property and from operating a business, profession, or farm</b><br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | 8a. \$ 0.00   | \$ 0.00                                |
| <b>8b. Interest and dividends</b>  | 8b. \$ 0.00   | \$ 0.00                                |
| <b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b><br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c. \$ 0.00   | \$ 0.00                                |
| <b>8d. Unemployment compensation</b>   | 8d. \$ 0.00   | \$ 0.00                                |
| <b>8e. Social Security</b>   | 8e. \$ 0.00   | \$ 0.00                                |
| <b>8f. Other government assistance that you regularly receive</b><br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____  | 8f. \$ 0.00   | \$ 0.00                                |
| <b>8g. Pension or retirement income</b>  | 8g. \$ 0.00   | \$ 0.00                                |
| <b>8h. Other monthly income.</b> Specify: _____  | 8h. + \$ 0.00 | + \$ 0.00                              |
| <b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.   | 9. \$ 0.00    | \$ 0.00                                |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ 0.00 + | \$ 4,268.29 = \$ 4,268.29              |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | 11. + \$      |  |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies   | 12.           | \$ 4,268.29<br>Combined monthly income |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b><br><input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain: _____  |               |  |

Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
 First Name Middle Name Last Name  
 Debtor 2 Kall Neal-Graham  
 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court for the: District of North Dakota (State)  
 Case number 24-30540  
 (If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

# Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.  
☒ Yes. Does Debtor 2 live in a separate household?  
☒ No  
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.  
 Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

4

☐ No  
☒ Yes

Daughter

2

☐ No  
☒ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No  
☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 1,212.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Nicole Neal-Graham & Kall Neal-Graham  
First Name Middle Name Last Name

Case number (if known) 24-30540

|  | <b>Your expenses</b> |
|--|----------------------|
| 5. <b>Additional mortgage payments for your residence</b> , such as home equity loans  | 5. \$ 0.00           |
| 6. <b>Utilities:</b>   |                      |
| 6a. Electricity, heat, natural gas   | 6a. \$ 210.00        |
| 6b. Water, sewer, garbage collection   | 6b. \$ 100.00        |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$ 230.00        |
| 6d. Other. Specify: _____  | 6d. \$ 0.00          |
| 7. <b>Food and housekeeping supplies</b>   | 7. \$ 800.00         |
| 8. <b>Childcare and children's education costs</b>   | 8. \$ 0.00           |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9. \$ 150.00         |
| 10. <b>Personal care products and services</b>   | 10. \$ 100.00        |
| 11. <b>Medical and dental expenses</b>   | 11. \$ 435.00        |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ 250.00        |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$ 50.00         |
| 14. <b>Charitable contributions and religious donations</b>  | 14. \$ 0.00          |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |                      |
| 15a. Life insurance  | 15a. \$ 0.00         |
| 15b. Health insurance  | 15b. \$ 0.00         |
| 15c. Vehicle insurance   | 15c. \$ 211.00       |
| 15d. Other insurance. Specify: _____   | 15d. \$ 0.00         |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$ 0.00          |
| 17. <b>Installment or lease payments:</b>  |                      |
| 17a. Car payments for Vehicle 1  | 17a. \$ 0.00         |
| 17b. Car payments for Vehicle 2  | 17b. \$ 0.00         |
| 17c. Other. Specify: _____   | 17c. \$ 0.00         |
| 17d. Other. Specify: _____   | 17d. \$ 0.00         |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | 18. \$ 0.00          |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19. \$ 0.00          |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |                      |
| 20a. Mortgages on other property   | 20a. \$ 0.00         |
| 20b. Real estate taxes   | 20b. \$ 0.00         |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$ 0.00         |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$ 0.00         |
| 20e. Homeowner's association or condominium dues   | 20e. \$ 0.00         |

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Case number (if known) 24-30540

21. **Other.** Specify: Diapers  
Maintenance for Older, High-Mileage Vehicle

21. +\$ 60.00  
 +\$ 200.00  
 +\$

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 4,258.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$

22c. \$ 4,258.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 4,268.29

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4,258.00

23c. Subtract your monthly expenses from your monthly income.  
 The result is your *monthly net income*.

23c. \$ 10.29

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of North Dakota

Case number 24-30540  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Nicole Neal-Graham

Signature of Debtor 1

**X** /s/ Kall Neal-Graham

Signature of Debtor 2

Date 01/09/2025  
MM / DD / YYYY

Date 01/09/2025  
MM / DD / YYYY



Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number (if know) 24-30540

☐ Check if this is an amended filing

# Official Form 107

## Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Give Details About Your Marital Status and Where You Lived Before

#### 1. What is your current marital status?

- ☒ Married  
☐ Not married

#### 2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

| Debtor 1:  | Dates Debtor 1 lived there               | Debtor 2:  | Dates Debtor 2 lived there   |
|--|--|--|--|
| 2378 30th Ave. S., # 420<br><small>Number Street</small><br>Grand Forks ND 58201<br><small>City State ZIP Code</small>               | From <u>11/2023</u><br>To <u>05/2024</u> | <input checked="" type="checkbox"/> Same as Debtor 1<br><small>Number Street</small><br><br><small>City State ZIP Code</small> | <input checked="" type="checkbox"/> Same as Debtor 1<br>From _____<br>To _____ |
| 7105 Berwyn Place<br><small>Number Street</small><br>Citrus Heights<br>Citrus Heights CA 95621<br><small>City State ZIP Code</small> | From <u>08/2022</u><br>To <u>11/2023</u> | <input checked="" type="checkbox"/> Same as Debtor 1<br><small>Number Street</small><br><br><small>City State ZIP Code</small> | <input checked="" type="checkbox"/> Same as Debtor 1<br>From _____<br>To _____ |
| 8101 Camino Media<br><small>Number Street</small><br>Bakersfield CA 93311<br><small>City State ZIP Code</small>                      | From <u>04/2020</u><br>To <u>10/2022</u> | <input checked="" type="checkbox"/> Same as Debtor 1<br><small>Number Street</small><br><br><small>City State ZIP Code</small> | <input checked="" type="checkbox"/> Same as Debtor 1<br>From _____<br>To _____ |

#### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H)

**Part 2: Explain the Sources of Your Income**
**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

|   | Debtor 1  |  | Debtor 2  |  |
|---|---|--|---|--|
|   | Sources of income<br>Check all that apply   | Gross income<br>(before deductions and exclusions) | Sources of income<br>Check all that apply   | Gross income<br>(before deductions and exclusions) |
| <b>From January 1 of current year until the date you filed for bankruptcy:</b>        | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____<br><input type="checkbox"/> Operating a business |  | <input type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>63,672.00</u><br><input type="checkbox"/> Operating a business |  |
| <b>For last calendar year:</b><br>(January 1 to December 31, <u>2023</u> )            | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____<br><input type="checkbox"/> Operating a business |  | <input type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>96,596.00</u><br><input type="checkbox"/> Operating a business |  |
| <b>For the calendar year before that:</b><br>(January 1 to December 31, <u>2022</u> ) | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ _____<br><input type="checkbox"/> Operating a business |  | <input type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>77,131.00</u><br><input type="checkbox"/> Operating a business |  |

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☒ No

☐ Yes. Fill in the details.

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**
**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|------------------|-------------------|----------------------|-------------------------|
|------------------|-------------------|----------------------|-------------------------|

Nd Hous Fin

Creditor's Name

1600 E Interstate

Number

Street

Bismarck ND 58501

City

State

ZIP Code

12/02/24

9/12/24

10/22/2024

\$ 3,707.81

\$ 154,107.00

☒ Mortgage☐ Car☐ Credit card☐ Loan repayment☐ Suppliers or vendors☐ Other \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?** *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No.☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No.☐ Yes. List all payments that benefited an insider.

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No☐ Yes. Fill in the details.

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☒ No☐ Yes. Fill in the details

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

☒ No☐ Yes

#### Part 5: List Certain Gifts and Contributions

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

☒ No☐ Yes. Fill in the details for each gift.

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

☒ No☐ Yes. Fill in the details for each gift or contribution.

#### Part 6: List Certain Losses

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☒ No☐ Yes. Fill in the details.

**Part 7: List Certain Payments or Transfers****16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ☒ Yes. Fill in the details.

| Description and value of any property transferred  | Date payment or transfer was made | Amount of payment    |
|--|-----------------------------------|----------------------|
| Allen Credit and Debt Counseling<br>Person Who Was Paid<br><br>_____<br>Number _____ Street _____<br>_____<br>City _____ State _____ ZIP Code _____<br>_____<br>Email or website address _____<br>_____<br>Person Who Made the Payment, if Not You _____ | 12/11/24                          | \$ 25.00<br>\$ _____ |

| Description and value of any property transferred   | Date payment or transfer was made | Amount of payment          |
|---|-----------------------------------|----------------------------|
| Bule Diaz Law Office<br>Person Who Was Paid<br>Attn: Alan Sorensen<br>Number _____ Street _____<br>PO Box 876<br>_____<br>Winona MN 55987<br>_____<br>City _____ State _____ ZIP Code _____<br>alan@bulielaw.com<br>_____<br>Email or website address _____<br>_____<br>Person Who Made the Payment, if Not You _____ | 12/03/24                          | \$ 1,862.00<br>\$ 1,862.00 |

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

- ☒ No
- ☐ Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

#### Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

**Part 12:** Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ Nicole Neal-Graham

Signature of Debtor 1

✕ /s/ Kall Neal-Graham

Signature of Debtor 2

Date 01/09/2025Date 01/09/2025

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 Nicole Neal-Graham  
 First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number (if known) 24-30540

☐ Check if this is an amended filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral  | What do you intend to do with the property that secures a debt?   | Did you claim the property as exempt on Schedule C?                    |
|--|---|--|
| Creditor's name: <u>Travis Credit Union</u><br><br>Description of property securing debt: <u>2012 Ford F350 - Diesel</u>                 | <input checked="" type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: _____ | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Creditor's name: <u>Altaone Fcu</u><br><br>Description of property securing debt: <u>2020 Nissan Rogue</u>                               | <input checked="" type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: _____ | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Creditor's name: <u>Freedom Road Financial</u><br><br>Description of property securing debt: <u>2022 Royal Enfield Motorcycle INT650</u> | <input checked="" type="checkbox"/> Surrender the property.<br><input type="checkbox"/> Retain the property and redeem it.<br><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .<br><input type="checkbox"/> Retain the property and [explain]: _____ | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |



| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt?                                   | Did you claim the property as exempt on Schedule C? |
|---|---|---|
| Creditor's name: Nd Hous Fin                              | <input type="checkbox"/> Surrender the property.  | <input type="checkbox"/> No                         |
| Description of property: 109 6th Street                   | <input type="checkbox"/> Retain the property and redeem it.                                       | <input checked="" type="checkbox"/> Yes             |
| securing debt:  | <input checked="" type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. |   |
|   | <input type="checkbox"/> Retain the property and [explain]:                                       |   |

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

| Describe your unexpired personal property leases | Will the lease be assumed? |
|--|----------------------------|
|--|----------------------------|

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

/s/ Nicole Neal-Graham

Signature of Debtor 1

Date 01/09/2025

MM/DD/YYYY

X

/s/ Kall Neal-Graham

Signature of Debtor 2

Date 01/09/2025

MM/DD/YYYY

## Fill in this information to identify your case:

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Debtor 2 Kall Neal-Graham  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number 24-30540  
(if known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A-1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | Column A<br>Debtor 1   | Column B<br>Debtor 2 or<br>non-filing spouse   |
|--|--|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | \$0.00   | \$5,535.83   |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.   | \$0.00   | \$0.00   |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$0.00   | \$0.00   |
| 5. Net income from operating a business, profession, or farm   | Debtor 1<br>Gross receipts (before all deductions)<br>\$0.00<br>Ordinary and necessary operating expenses<br>- \$0.00<br>Net monthly income from a business, profession, or farm<br>\$0.00 | Debtor 2<br>Gross receipts (before all deductions)<br>\$0.00<br>Ordinary and necessary operating expenses<br>- \$0.00<br>Net monthly income from a business, profession, or farm<br>\$0.00 |
| 6. Net income from rental and other real property  | Debtor 1<br>Gross receipts (before all deductions)<br>\$0.00<br>Ordinary and necessary operating expenses<br>- \$0.00<br>Net monthly income from rental or other real property<br>\$0.00   | Debtor 2<br>Gross receipts (before all deductions)<br>\$0.00<br>Ordinary and necessary operating expenses<br>- \$0.00<br>Net monthly income from rental or other real property<br>\$0.00   |
| 7. Interest, dividends, and royalties  | \$0.00   | \$0.00   |

Debtor 1

Nicole Neal-Graham

First Name Middle Name Last Name

Case number (if known) 24-30540

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you \$ 0.00

For your spouse \$ 0.00

\$ 0.00

\$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00

\$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

+ \$ 0.00

+ \$ 0.00

Total amounts from separate pages, if any.

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 0.00

+ \$ 5,535.83

= \$ 5,535.83

Total current  
monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here →

\$ 5,535.83

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ 66,429.96

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

ND

Fill in the number of people in your household.

4

Fill in the median family income for your state and size of household. 13.

\$ 133,361.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 Nicole Neal-Graham  
First Name Middle Name Last Name

Case number (if known) 24-30540

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Nicole Neal-Graham  
Signature of Debtor 1

Date 01/09/2025  
MM / DD / YYYY

**X** /s/ Kall Neal-Graham  
Signature of Debtor 2

Date 01/09/2025  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

# United States Bankruptcy Court

District of North Dakota

In re Nicole Neal-Graham & Kall Neal-Graham

Case No. 24-30540

Debtor

Chapter 7

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ FLAT FEE

For legal services, I have agreed to accept ..... \$ 0.00  
Prior to the filing of this statement I have received. .... \$ 0.00  
Balance Due. .... \$ 0.00

☐ RETAINER

For legal services, I have agreed to accept a retainer of ..... \$  
The undersigned shall bill against the retainer at an hourly rate of ..... \$  
[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the Agreement, together with a list of the names of the people sharing the compensation is attached.

5. In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of debtor in adversary proceedings and other contested matters, amendments caused by failure of debtor to provide accurate information.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/09/2025

/s/ Alan Sorensen, 06044

*Date*

*Signature of Attorney*

Bulie Diaz Law Office

*Name of law firm*  
3523 45th St. S.  
Suite 102  
Fargo, ND 58104